



Notification of Updates to Flood Hazard Maps

September 8, 2016

Property Owner Name
Property Address
Edina, MN Zip

Dear Property Owner:

A multiyear project by the Federal Emergency Management Agency (FEMA) to re-examine Edina's flood risks and develop detailed digital flood hazard maps is nearing completion. The updated maps will become effective on November 4, 2016, replacing the current maps that were adopted in 2004.

The flood hazard map, also known as a Flood Insurance Rate Map (FIRM), is used to identify parcels and structures that are in a higher-risk flood zone, known as a Special Flood Hazard Area (SFHA), as a zone beginning with the letters A or AE.

Although the parcel identified at the top of this letter is adjacent to a mapped regional flood area, the structure appears to be elevated above the flood elevation. The attached map shows the lowest adjacent grade of the principle structure is higher than the 1% annual chance flood event (also known as the 100 year flood event). The principle structure may still be located in a lower area of flood risk known as zone X (which includes the 0.2% annual chance flood event, also known as the 500 year flood event and other lower risk flood areas).

How will these flood map updates affect you?

Property owners that have a mortgage or loan from a federally regulated or insured lender and who have structures in the SFHA are required by Federal law to maintain flood insurance coverage. Since the principle structure at the parcel identified at the top of this letter is in a lower risk flood zone, you may not be required by federal law to carry flood insurance when the updated maps become effective, though your lender still retains the right to require flood insurance as a condition of your loan.

Due to the digital nature of the updated maps, it is much easier for lenders to determine where structures are located in relation to the SFHA. The attached map may be useful in communicating your level of flood risk to your lender in the event that they contact you about flood insurance. In an area at lower risk, the rate you pay for flood insurance may be lower.

Although flood insurance may be optional, the City of Edina recommends that you maintain your flood insurance coverage. Your flood risk has been reduced but *not removed*. Normal home hazard insurance does not cover flood damage.

ENGINEERING DEPARTMENT

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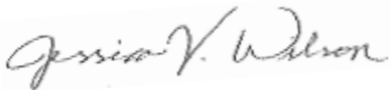
Flood insurance is available through FEMA's National Flood Insurance Program (NFIP). More than 20 percent of all NFIP flood claims are filed from property owners living outside mapped high-risk areas, similar to the area in which your home is located. Contact your insurance agent to see if you are eligible for the lower-cost Preferred Risk Policy (PRP). Existing policyholders can easily convert their policy to a PRP and receive a refund for the difference in premium. For more information on flood insurance, or to find an insurance agent, visit FloodSmart.gov.

Here's where to go for more information.

Flood resources, including a map of changes since the last Flood Insurance Rate Map (FIRM), are available on the City of Edina website at www.edinamn.gov/engineering_flood_resources.

You may also view the changes by visiting the Interactive Water Resources Map at <https://www.barr.com/maps/edina/index.html#/-93.3600/44.8918/13>.

Regards,



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